



New Mexico Flood Fact Sheet

Summer Storms & Hurricane Season

New Mexico is particularly vulnerable to harsh weather and severe flooding during the summer, even hundreds of miles inland. In July 2008, Hurricane Dolly struck New Mexico and caused widespread flooding throughout the state, with total damages exceeding \$1 billion. As this year's hurricane season quickly approaches, it is important to remind residents of the dangers of flooding and the importance of protecting their homes and assets with flood insurance.

NEW MEXICO FLOOD FACTS

(Source: National Flood Insurance Program)

Currently, there are more than 16,000 flood insurance policies in force in New Mexico. **However, many of the state's households remain at risk**—less than 2.6 percent of households are protected by flood insurance.

SUMMER STORM AND HURRICANE SEASON RISKS

New Mexico often receives the remnants of slow moving hurricanes and tropical storms—powerful systems that have the ability to travel far from the initial strike zone. Once inland, they have the potential to unload heavy and continuous rainfall, which overwhelms drainage systems and causes flooding.

Summer thunderstorms can also bring several inches of rain to New Mexico in a short time. Because of the rocky terrain and sparse vegetation, runoff from these storms frequently causes local flash floods. In August 2006, intense thunderstorms and heavy rains in New Mexico caused severe flash flooding in a matter of hours, damaging local homes, roads, and structures, and costing upwards of \$32 million in public assistance

BE FLOODSMART – REDUCE YOUR RISK

- **Learn your flood risk.** Find out your flood risk right now by entering your address at **FloodSmart.gov** “Assess Your Risk.” Insurance agents can also help confirm your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your “family contact” in an emergency, and ensure everyone knows the contact’s address and phone number.
- **Move important objects and papers to a safe place.** Store your valuables where they cannot be damaged.
- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit www.knowyourstuff.org.
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a disaster supply checklist.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember that it needs to be renewed each year.

Visit **FloodSmart.gov** or call **1-800-427-2419** to learn about individual flood risk, explore coverage options and find an agent in your area.

Most standard homeowners policies do not cover flood damage, but flood insurance may be more affordable than you think. The average flood insurance policy costs about \$600 a year, and rates start as low as \$129 a year for homes in moderate-to-low risk areas.

